

## SPECIFICATION AMENDMENTS

Please replace the first paragraph of the specification with the following amended paragraph:

[0001] This application is a continuation of United States Application No. 09/076,551, filed on May 12, 1998, now U.S. patent 6,317,832 entitled "Secure Multiple Application Card System and Process," ~~which~~ and claims priority to the following additional four applications: United States Application No. 09/023,057 filed on February 12, 1998, now U.S. patent 6,575,372, entitled "Secure Multi-Application IC Card System Having Selective Loading and Deleting Capability"; United States Provisional Application No. 60/046,514 filed on May 15, 1997, entitled "Design for a Multi Application Smart Card"; United States Provisional Application No. 60/046,543 filed on May 15, 1997, entitled "Virtual Machine for a Multi Application Smart Card"; and Great Britain patent application No. 9703591.9 filed on February 21, 1997 and entitled "Multiple Application Computer System". ~~United States Application No. 09/023,057 filed on February 12, 1998, entitled "Secure Multi-Application IC Card System Having Selective Loading and Deleting Capability,"~~ all All five of which these prior applications are hereby incorporated herein by reference into the present patent application in their entireties.



